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Substitute for form 1449/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: February 11, 2010 (use as many sheets as necessary)			Application Number	10/737,298	
			Filing Date	12/16/2003	
			First Named Inventor	John L. Kemper	
			Art Unit	3691	
			Examiner Name	Hamilton, Lalita M.	
Sheet	1	of	3	Attorney Docket Number	037607-0251

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
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Examiner Initials*	Cite No. ¹	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code ² (if known)			
	A12	11/322,838	12-30-2005	Flaxman et al.	
	A13	11/322,911	12-30-2005	Flaxman et al.	

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Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code* Number* Kind Code ³ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	A15	ALLEN ROB and ZUR MUEHLEN MICHAEL, "Workflow Classification Embedded & Autonomous Workflow Management Systems," Workflow Management Coalition, March 10, 2000, 8 pgs, Workflow Management Coalition, Hingham, MA, USA.	
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	A26	LAURIE MICHAEL, "Challenge in Automating eMortgages," Mortgage Banking, December 2004, 6 pgs, Mortgage Bankers Association, Washington, DC, USA.	

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	A29	PYKE JON and WHITEHEAD ROGER, "Does Better Math Lead to Better Business Processes?" November 14, 2003, 7 pgs, Workflow Management Coalition, Hingham, MA, USA.	
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	A31	TENUTA JOHN R., "The LOS Meets the e-Mortgage," Mortgage Banking, October 2003, 5 pgs, Mortgage Bankers Association, Washington, DC, USA.	
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